

Utah

Part	Fourth	Quarter 200	8			
Tack Nariofform (shore of holling four quarter employment in porentheses) 1.2% 0.3% 0.2% 4.1% 0.2% 4.1% 0.2% 4.1% 0.2% 4.1% 0.2% 4.1% 0.2% 4.1% 0.2% 4.1% 0.2% 4.1% 0.2% 4.1% 0.2% 4.1% 0.2% 0.2% 4.1% 0.2% 0.2% 4.1% 0.2% 0.2% 4.1% 0.2% 0.2% 0.2% 0.2% 4.1% 0.2%	ECONOMIC INDICATORS (Change from year ago, unless noted)					
Manufacturing 10%	Employment Growth Rates	Q4-08	Q3-08	Q 4-07	2008	2007
Ofher [non-monifacturing] Coods Producing (8%) 1.12% 3.19% 3.8% 9.8% 9.9% Government (17%) 3.3% 2.5% 1.17% 2.5% 1.2% 4.2% 4.2% 6.2% 1.1% 2.5% 1.2% 4.2% 4.2% 4.2% 4.2% 1.2% 1.2% 2.2% 3.4% 2.2% 3.4% 2.2% 3.4% 2.2% 3.4% 2.2% 3.4% 2.2% 3.4% 2.2% 3.4% 2.2% 3.6% 5.47% 5.47% 2.2% 6.0% 1.5% 5.4% 1.6% 2.2% 6.0% 1.2% 5.4% 1.6% 2.2% 6.0% 1.2% 5.2% 1.0% 2.2% 6.0% 1.2% 2.2% 6.0% 1.2% 3.0% 2.2% 1.0% 2.2% 1.0% 2.2% 1.0% 2.2% 1.0% 2.2% 1.0% 2.2% 1.0% 2.2% 1.0% 2.2% 1.0% 2.2% 1.0% 2.2% 1.0% 2.2% 2.2% 1.0% 2.2% 2.2% <td>Total Nonfarm (share of trailing four quarter employment in parentheses)</td> <td></td> <td></td> <td></td> <td></td> <td>4.1%</td>	Total Nonfarm (share of trailing four quarter employment in parentheses)					4.1%
Private Service-Producting (5253)						
Covernment (17%) 25% 17% 25% 12%						
Unemployment Rane % of lobor force) 3.8% 3.4% 2.9% 3.4% 2.7% 2.000 2.000 2.000 3.000						
Other Indicators 04-08 0.1-08 04-07 2008 2007 Single-Fomily Home Permits 43.0% 58.0% 51.7% 54.7% 52.7% Mulifornily building Permits 16.8% 3.0% -1.7% 6.9% 10.4% 2.0% Home Pice Index 3.0% -1.7% 8.9% 10.5% 13.1% Nonbusiness Bankrupty Filings per 1000 people (quorderly annuolized level) 3.80 3.4% 2.44 3.33 2.27 BANKING TERNOS 6 0.4-88 0.4-07 2008 2007 Institutions (#) 69 70 68 99 68 Folal Assist (in millions) 51.43.77 328.983 36.84 514.33 365.84 Very Institutions (#) 69 70 6 6 6 5 6 Very Institutions (#) 69 70 6 6 6 5 6 Sace Quality 6 6 6 6 6 6 6 6 6 6 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Single-Family Home Permits 44.09% 58.07% 51.7% 54.7% 25.7%	Unemployment Rate (% of labor force)	3.8%	3.4%	2.9%	3.4%	2.7%
Mulifamily Building Permits						
Home Price Index	Single-Family Home Permits					
Noorbusines Bankruptcy Filings per 1000 people (quarterly annualized level) 330 3.42 2.44 3.33 2.37						
Banking Trends Q4-08						
Semeral Information 14-08 03-08 04-07 2008 2007 Institutions (#) 69 70 68 68 68 68 68 68 68 6	Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized lev	/el) 3.80	3.42	2.44	3.33	2.37
Institutions (#)	BANKING TRENDS					
Todal Assets (in millions) New Institutions (# ≺ 3) years) S						
New Institutions (# < 3) years) 5 6 6 5 6 Subchapter S Institutions 10 11 10 10 10 Asset Quality Q4-08 Q3-08 Q4-07 2008 2007 Post-Due and Nonoccruol Loans (medion %) 4.69 3.14 2.79 4.69 2.79 ALIL/Yonocurrent Loans (medion multiple) 0.80 1.58 1.41 1.75 1.41 ALIL/Yonocurrent Loans (medion %) 1.19 1.04 0.26 1.02 1.14 All LI/Yonocurrent Loans (medion %) 1.19 1.04 0.26 1.02 1.15 1.41 All LI/Yonocurrent Loans (medion %) 1.19 1.04 0.26 1.02 1.11 Net Loans (asset) (medion %) 1.22 1.22 1.175 1.128 1.175 1.128 1.175 1.128 1.175 1.128 1.175 1.128 1.175 1.128 1.175 1.128 1.175 1.128 1.117 0.11 0.11 1.11 1.11 0.26 0.						
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ALLL/Total Loans (median %) 1.75 1.58 1.41 1.75 1.75 1.41 1.75						
ALLIV Noncurrent Loans (median multiple) 0.80 0.81 1.55 0.80 1.55 Net Loan Losses / Total Loans (median %) 1.19 1.04 0.26 1.02 0.51 0.26 1.02 0.51 0.26 1.02 0.51 0.26 1.02 0.51 0.26 1.02 0.51 0.26 1.02 0.51 0.26 1.02 0.51 0.26 1.02 0.51 0.26 1.02 0.51 0.26 0.20						
Net Loan Losses / Total Loans (median %) 1.19 1.04 0.26 1.02 0.11 Capital / Earnings 0.4-08 0.3-08 0.4-07 2008 2007 Tier I Leverage (median %) 1.228 1.228 1.209 1.37 0.55 1.74 Pretax Return on Assets (median %) 0.24 0.59 1.37 0.55 1.74 Pretax Return on Assets (median %) 0.27 0.80 1.98 0.80 0.259 Net Interest Margin (median %) 4.20 4.32 5.45 4.47 6.111 Yield on Earning Assets (median %) 6.60 6.95 8.49 7.14 8.58 Cost of Funding Earning Assets (median %) 2.55 2.75 3.29 2.77 3.31 Provisions to Avg. Assets (median %) 1.44 1.07 0.43 1.16 0.28 Noninterest Income to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.58 0.66 0.64 0.67 Overhead to Avg. Assets (median %) 0.61 0.61 0.61 0.61 0.61 Overhead to Avg. Assets (median %) 0.61 0.61 0.61 0.61 0.61 0.61 Overhead to Avg. Assets						
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